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PROFESSIONAL WOMEN'S ASSOCIATION

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**PAOLA
PIETRAFESA**

CEO

**ALLIANZ BANK
FINANCIAL ADVISORS**

**VICE DIRECTOR GENERAL
ALLIANZ S.p.A.**

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*Inspiring
Woman
Leader*

by **Danielle DeVine** | Leadership Writer | Professional Women's Association

Trust is the Real Currency: A Different Kind of Leader for a Different Kind of Power

Paola Pietrafesa on Why the Future of Leadership is Human: Authenticity, Empathy and Trust. One of Italy's most respected financial leaders reflects on motherhood, trust, authenticity and the power of leading with empathy in an increasingly technological world.

As CEO of Allianz Bank Financial Advisors and Deputy General Manager of Allianz S.p.A, Paola Pietrafesa is one of the most respected figures in Italian finance. She has transformed the way wealth management is delivered by overseeing significant growth while advancing a holistic approach that integrates financial planning, protection and long-term advisory services.

From her early career in auditing at Deloitte, where she built expertise in finance, risk and compliance, to leading one of Italy's largest financial advisory networks, Paola's professional journey is a testament to strategic thinking, perseverance and the courage to innovate.. She serves on the boards of Assoreti and ABI (the Italian Banking Association) and chairs the Allianz Advisors Academy's Commissione Women Academy initiatives where she champions greater opportunities for women in leadership. Her achievements led to her recognition among Forbes Italia's "100 Most Successful Women". On June 2, 2026, she was awarded the title of Cavaliere dell'Ordine al Merito della Repubblica Italiana, recognizing her exceptional contributions to the nation's financial sector.

On the morning of our interview, I admit to feeling some trepidation. The Allianz Bank Financial Advisors I met in Rome referred to her in almost reverential tones, and although they all emphasized her kindness and her strength.

Statuesque and effortlessly elegant in a monochromatic mocha pantsuit paired with matching sneakers, Paola immediately put me at ease. She greeted the Financial Advisors warmly with kisses on the cheek and addressed everyone using the familiar Italian "tu" form. To my surprise, she insisted that I sit behind her desk at the throne-like seat, which literally turned the tables in my favour.. During the interview, I learned that even her footwear was chosen to put a client at ease, as she is known for always wearing the most elegant of suits paired with sneakers.

Immediately after our interview, one of the other Allianz Bank Financial Advisors attending reflected on seeing Paola speak at a company event: "Watching her up there on the podium, thousands of people hanging on her every word and then being able to see her here up-close today -- it was such an honor and she said things that gave me goosebumps." I understood why she inspired such admiration. After only an hour in her

presence, I myself felt a sense of awe towards her as well, not simply because of her polished public-speaking ability, but because of something rarer: her remarkable emotional intelligence. Here was a woman at the apex of her field and profession who was unapologetically feminine, unabashedly maternal and completely herself, with the quiet confidence that comes from a lifetime of hard-won achievements.

Several small moments revealed more about her character than any list of accolades ever could. She repeatedly emphasized that her success was due to a dedication to her work ethic and she is so modest that the Financial Advisors attending learned for the first time during our interview that she had recently been awarded the title of Cavaliere. I later learned that she greets all employees by name throughout the organization and has a habit of noticing details that make people feel seen. One secretary told me that Paola invariably compliments her striking platinum hair whenever they meet.

These anecdotes reminded me of the stories recounted about Sam Walton, founder of Walmart, who was known for his people-centric approach and famously emphasized knowing his employees personally. Like Paola and her father before her, his leadership philosophy was to make people feel valued and to be as connected as possible with all levels of the organization.

There is also something about Paola that makes her seem uniquely suited to the world of banking. Listening to her speak about trust, ethics and responsibility, and hearing in her remarks the evidence of an iron-clad moral compass, I found myself thinking that I if ever had to entrust someone with my financial future, she would be precisely the person I would choose.

What struck me most, however, was her fearlessness. When I asked her about balancing such an intense career with the rest of life, she explained that work, while important, is ultimately “an accessory” to what she considers her real life. Her family, values and sense of self exist independently of her title and considerable achievements.

Paradoxically, that distance from her professional identity seems to give her greater freedom within it. She gives her utmost effort, pursues excellence relentlessly, and embraces responsibility. Yet, despite taking her duties seriously, she is not defined by the results. Nor is she constrained by the position she holds. Her sense of self does not depend on her title, her achievements, or the verdict of any particular moment. And perhaps that is why she is able to lead with such authority and serenity.

Because she is anchored in something deeper than professional success, she possesses a freedom that many ambitious people never attain: the freedom to act decisively and care deeply without becoming captive to the outcome.

In a world that often conflates success with self-worth and rewards self-promotion more than moral constancy and humility, Paola Pietrafesa offers a different model: one in which ambition and humanity coexist, authority is tempered by empathy and professional achievement remains firmly in service of a life that is larger than any job title could ever hope to be.

Roots of Resilience

If you had to describe yourself in three words, which would you choose?

Resilient... Can I also use nouns? Because I am very maternal. A mother: maternal and courageous.

What is something that might surprise people who know you only in a professional context?

That I am very maternal. I am truly a mother. I dedicate a great deal of time and energy to my children, I cook, and I have a very full life as a woman outside of work. Few people expect that because I spend twelve hours a day working, so people assume that my career is the most important thing in my life. In reality, my private life is the most important part; it is also my weakness. When there are family problems, when one of my



children is struggling at school or going through a heartbreak, I go into total crisis. Anything can happen at work and I remain calm, but if something happens to them, I lose my balance completely.

Has becoming a mother changed the way you lead, make decisions, or look at the future?

Becoming a mother truly defined me. Everyone makes different choices, but for me, becoming a mother was a life-defining opportunity. It completely changed my priorities. I was quite young, and it gave me a different sense of responsibility. My work is fundamental, but it's not the only or most important thing in my life. In fact, it's an accessory. It's a way to fulfill myself, but always in relation to who I want to be for my children. I wouldn't have been fulfilled by professional success alone. I wanted to be a woman who achieved her goals so that I could be an example to them.

Perhaps one of the greatest satisfactions of my life came a few years ago. My son used to challenge me constantly because I worked so much. When he was three years old, he took my phone from my hands and threw it into the toilet because I was answering work calls instead of paying attention to him.

Two years ago, he said to me, "Mom, I want to tell you something. When I get married, I hope my wife is like you." That was the moment when I thought: perhaps I managed to pass something important on to my

children. Despite the unconventional life I gave them, perhaps I taught them something meaningful. Of course, there is guilt. When you arrive home at eight in the evening and your children have spent the entire day with someone else, you know you have missed things. I think every working mother understands that feeling.

The Girl Who Wanted to be A Mother

When you think about yourself at fifteen years old, how did you imagine your future?

This may surprise you! I was an absolute bookworm. Not just the top student in my class—the top student in the entire school. I had an enormous sense of duty and studied constantly. Yet whenever people asked me what I wanted to do in life, I always answered: “I want to be a mother.”

Everyone in my family became frustrated when I said that. They would tell me, “You excel in school. How can you want to be a housewife?” But that truly was my dream. I never imagined the life and career I eventually built. I have always had a strong sense of responsibility. I worked hard because I believed things should be done well and because I felt a duty to excel—not because I was pursuing status or professional success.

Would that fifteen-year-old girl be surprised by the life you have built?

Absolutely. I think my father would be surprised as well. My husband certainly is! No one expected this path for me. I was always diligent and hardworking, but not someone people would describe as naturally brilliant. I achieved results because I studied relentlessly.

At school and university, I spent countless hours preparing for exams. I was never one of those people who could study for half an hour and achieve excellent results. I worked very hard for everything I accomplished. Because of that, no one imagined I would follow the professional path I ultimately did.

Lessons in Humanity

Is there a quote, principle, or idea that has guided you through the most important moments of your life?

There have been many, and perhaps each stage of life has had its own guiding principle. At this moment, however, I find myself reflecting on the importance of the relationship between mind and body. Recent experiences in my family have made me think deeply about the need to preserve balance between the two. Too often we neglect that balance. We tend to be either highly intellectual or highly physical, but it is the

harmony between the two that truly matters.

As we grow older, we become more aware of our fragility, both physical and emotional. I have been trying to work on this balance consciously.

We are also living in a time when artificial intelligence risks making people feel inadequate, as though they are somehow less capable. I think it is more important than ever to recognize the extraordinary nature of human beings. Whether one approaches this from a religious perspective or not, I believe there is something profoundly unique about the human person.

Mentors, Models and Life Lessons

What advice would you give to your fifteen-year-old self?

I would tell her to keep doing exactly what she was doing. I believe discipline matters. Honesty matters. Respecting rules matters. Respecting other people matters.



I was a top student, but I was also the student who shared her homework with classmates. I was never the kind of person who wanted success to separate me from others.

I would tell her to remain faithful to herself. That is what I have always tried to do, and it is what I have taught my children.

To me, success is not reaching a particular position. Success is respecting

yourself, respecting your vocation, and refusing to compromise your values. You can be a doorman or a CEO. What matters is whether you remain true to yourself.

I learned this lesson very early... When my father died, I was still a student. He had been an important figure at the Bank of Italy, so many prominent people attended his funeral. But what I remember most was a woman standing quietly to one side, wearing a work apron.

She was crying. I went over to her and asked why and she replied “Your father was the only person who always said good evening to me when he left the office. He was always the last person to leave, and he always stopped to greet me.” She was one of the cleaning staff.

I still remember her words today; I do not remember what all the important people said at the funeral, but I remember what she said. That taught me something fundamental: every person has dignity, every person has

value, and being attentive to others is one of the most important things we can do.

Which women have inspired you most throughout your life or career?

I do not really divide inspiration into men and women. I think there are human beings who inspire us.

However, if I had to name one woman, it would be Matilde Carla Panzeri. She succeeded my father at the Bank of Italy and became an important guide in my life. Even now, although she is retired, she continues to inspire me.

She was one of the women who helped break down barriers for future generations. When she entered the Bank of Italy, she was among the first women to hold a leadership position. She once told me that when she started, women were expected to wear a black uniform apron. She refused.

She was an extraordinarily elegant woman and she challenged assumptions that many people simply accepted. Women like her opened the doors for women like us so that I never had to fight the battles she fought. By the time my generation arrived, many obstacles had already been removed because of women like Matilde. For that reason, I admire her greatly.

Have you had a mentor, or someone who profoundly influenced the way you think, lead, or approach life?

My father. My mother was a wonderful person in her own way, but my father was undoubtedly the person who influenced me most. He was extraordinarily intelligent --an intelligence my brother and sister inherited, not me -- but what made him truly exceptional was the way he combined that intelligence with integrity, dedication, and a strong sense of duty. That is what he passed on to us.

Like me, he was often absent because he worked so much. But when he was there, he was truly present. You felt it. He was my guide then, and in many ways he guides me still.. I still talk to him. Whenever I face a difficult decision, I find myself asking what he would have done.

What is the best advice you have ever received?

That is a difficult question. I have received many pieces of advice over the years, but perhaps the most important came from my father. When I graduated from high school, I took physics as part of my final examinations. One of the external examiners approached my father afterward and said, “Your daughter should study mathematics. She’s a genius. “Of course, I was not a genius. But my father said something very important to me. He told me, “No, Paola. You should study economics. You should do something more connected to reality.” Looking back, that advice changed my life.

The Lifeblood of Learning

Is there a book, work of art, film, or cultural experience that has influenced the way you see the world?

I studied the classics, so in many ways my entire education influenced the way I see the world. I was



fortunate to study during a period when a classical education was deeply enriching from a human perspective. To this day, I still remember all my teachers!

As for books, the book influencing me most is usually the one I am reading at that moment. I am a compulsive reader -- I have read thousands of books. Truly, thousands! I read constantly. I always have my Kindle with me. If I have a free moment, I read. If I am travelling, I read.

If I wake up in the middle of the night, I read.

Recently, a book that impressed me greatly was *Trust*, which won the Pulitzer Prize. It is an extraordinary book.

For me, reading is always a journey. I choose books according to what I need to understand, explore, or reflect upon at a particular moment in my life.

What role do books play in your life?

Books are my lifeblood. I learn through reading; I experience other people's lives through reading. When I finish a book, I feel a sense of loss, I miss it! The book becomes a companion. The same thing can happen with a television series, but for me it is even stronger with books. When I truly love a book, I do not want it to end because I want it to stay with me a little longer.

If you were stranded on a desert island and could bring only three things, what would they be?

I could not live without my children, so I would bring my children. Although that would be rather unfair to them, because I would be condemning them to life on a desert island with me.

I would bring my dogs. I have three dogs whom I adore, especially the youngest one, Allegra, who is

cheerful in both name and personality.

And finally, I would bring my books. Without question. I could live without television, and I could live without many things, but I could not live without books.

Would you bring your books to the island in the form of a Kindle, in that case?

I know many people love physical books, and I do too. But I read so much that my Kindle has become indispensable. I read at night. I wake up and read. I read in taxis, I read while travelling and the Kindle allows me to read without turning on the light and waking everyone else. I can adjust the font size, carry hundreds of books with me, and always have something to read. For someone who reads as much as I do, it is essential; I simply need to know that I always have a book with me.

Finding Her Place in Finance

What initially attracted you to the world of finance?

The truth is that it was not a romantic or idealistic choice at all. I graduated in 1995, during a very difficult economic period. Jobs were scarce, and opportunities were limited. After graduating, I worked for a small accounting firm in Rome without pay because I needed experience and, quite frankly, I needed to work. My father had passed away, and my mother died only a year later. My brother and I suddenly found ourselves alone. Although our parents left us something, we had no real source of income. My brother still had to finish his studies, and I was trying to build a future. At that moment, my priority was simple: find a job. The major auditing firms were recruiting graduates, and one of them offered me a position in Milan. I remember telling my brother, "I'm going." It was not really a choice -- I had no alternative. So, I moved to Milan, and everything that followed began from there.

What is the most rewarding aspect of your role today?

The ability to make a difference through the decisions I make. Being able to make managerial and professional choices that genuinely place the client at the center is what matters most to me.

In my role, I have three key stakeholders. The first is the shareholder, who entrusts me with responsibility and naturally expects a return on investment. The second consists of our employees and financial advisors. More than 2,600 people depend, in one way or another, on the decisions we make. If I make a mistake, the consequences affect them as well. The third stakeholder is the client. And the client is the most important of all.

If the client feels respected, if the client feels protected, if the client believes that we genuinely act in their

best interests rather than simply trying to maximize profit, then everyone benefits. Our clients entrust us with something incredibly precious: their future, their savings, their life plans. That level of trust carries enormous responsibility.

And what is the most difficult aspect of your role?

The most difficult aspect is accepting decisions that I have not personally made. When you work within a large international corporation, you must sometimes accept policies or decisions that may not perfectly align with your own perspective. Fortunately, I work for a company whose values are very close to my own; that is something I never take for granted.

No organization is perfect, but I believe it would be extremely difficult to work in an environment where the underlying values were fundamentally different from mine. In those situations, people are often forced into compromises that I would personally find difficult to accept. In that respect, I consider myself fortunate.

If you were not doing this job today, what do you think you would be doing?

I would most likely be teaching. Perhaps at a university, although I think I would have loved teaching children as well. Recently, I attended a ceremony where I was awarded the title of Cavaliere, and I found myself speaking with an elementary school teacher who had been recognized for his extraordinary work with children facing difficult circumstances. He made a profound impression on me. People like him truly change lives. They do not occupy highly visible public roles, but they are the real heroes. Teachers, doctors, and all those who dedicate their lives to helping others. Perhaps that is why I am especially proud that my daughter became a doctor.



Beyond the Boardroom

Can you share a recent moment of joy, peace, or clarity that has stayed with you?

As you know, I have gone through a very difficult period in my personal life. One of the happiest moments I have experienced recently happened just last night: I went to dinner with my brother. He was talking, smiling, and feeling well. That may sound like a small thing, but after everything our family has been

through, it meant a great deal to me. Sometimes joy is simply seeing someone you love regain their strength.

What helps you recharge and regain energy after particularly intense periods?

Reading. Without question. Reading gives me energy. It allows me to learn, reflect, and step into other people's lives.

Where do you feel most like yourself?

In the kitchen in front of the stove! Cooking is how I express love and it is the way I show people I care about them. Because I am often away for work, cooking became one of the ways I could give something meaningful to the people I love. The weekends are dedicated to family and cooking.

Cooking has become a way of building the foundations of our family. When both parents work long hours, rituals become important and because of our weekends devoted to cooking and sharing meals, my children always knew there would be moments when we would all be together. Whether it is the handmade lasagna my son loves, or the pizza I make every Sunday evening, or Christmas because every year I cook both on Christmas Eve and Christmas Day. We host everyone: my family, my husband's family, and now even the partners of my children, anywhere from thirty to forty people. For my children, those traditions became a source of security, a point of reference. Now the family keeps growing, and I love that.

What are your signature dishes?

The lasagna my son loves most. And the pizza I make every Sunday. The pizza dough rises for twelve hours before I make it. And the lasagna means making the ragù properly. The sauce begins cooking early in the morning and simmers all day. By evening it has reached that deep, rich color and flavor that only comes from patience. Those are probably the dishes my family associates most closely with me.

Trust is the Real Currency

In your interviews, you often speak about trust, continuity, and long-term relationships rather than change for its own sake. Do you think leadership today sometimes overvalues speed and reinvention at the expense of stability and human trust?

Yes, I absolutely believe that. We all tend to think in the short term today. Partly because the markets push us in that direction, and partly because the media rewards immediate, dramatic results so that if you are not

saying something sensational, people often do not pay attention. We see it everywhere. in politics, in business, and in public discourse. There is a constant pressure to focus on the immediate moment, while thinking long term is often portrayed as weakness. I believe that is a mistake; when you hold a leadership role, especially one involving people's financial futures, you have a responsibility to think beyond today and tomorrow.

Our relationships with clients are long-term relationships. One experience that touched me deeply happened recently...A client from Genoa wrote to me after the birth of his grandson. He told me: "I want my grandson to become an Allianz Bank client one day. I am already thinking about it because Allianz represents continuity and security for our family." The child had just been born! Yet this client was already thinking about the next generation. His message left me speechless and it reminded me of the responsibility we carry. We often think in terms of quarterly results or annual objectives, but our clients think in terms of decades and generations. When someone entrusts their future --and their family's future --to an institution, that trust must be honored. Sometimes I have to say no to proposals or requests. When I do, I am not doing it for myself. I am, in the end, a salaried employee so I am not saying no for myself. I do it because I have a responsibility to protect the institution and ensure it remains strong enough to serve future generations. Perhaps that is also a very maternal way of thinking!

The Power of Care

What qualities do you see frequently in women leaders that you believe are still undervalued?

One quality that remains undervalued is care. Unfortunately, many women who reach leadership positions feel compelled to imitate traditionally male leadership models because those are the models they grew up seeing. As a result, they sometimes become more aggressive than they need to be and lose touch with qualities that could be their greatest strengths. I believe one of the most important qualities in leadership is the ability to care for people, nurture them, support them, and help them grow. Care is often mistaken for weakness, but I think it is exactly the opposite.

Historically, women were responsible for preserving and protecting the future through their children and their families. That was never a lesser role -- it was the role that ensured the survival of the community! I believe that same instinct --the instinct to preserve, protect, and nurture --is an extraordinary leadership strength. It should be valued far more than it is.

Your communication style is often described as calm and measured, even when

you are leading major transformations or discussing technological change. Is that a quality you recognize in yourself? Do you think calmness is an underrated form of leadership today?

I do. Of course, there are moments when I lose my temper! When you are a mother, there are situations that genuinely test you. If the school calls and tells you that your child is in trouble, you react emotionally because those things matter. But when it comes to professional decisions, I rarely feel that kind of panic. Perhaps that perspective comes from having experienced so many responsibilities simultaneously. Women often manage multiple worlds at once. We are mothers, professionals, daughters, wives, caregivers, organizers, and problem-solvers all at the same time. After dealing with the truly important things in life, many professional challenges feel more manageable. That does not mean they are unimportant -- It simply means you learn perspective. And perspective often creates calm.

What does it mean to you to be a woman leader today?

For me, being a woman leader means remaining authentic. It means not feeling obligated to become someone else in order to lead. For many years, women were often encouraged to adopt behaviors that were traditionally associated with male leadership. I believe we have reached a point where we can recognize that leadership can take many forms.

A woman should not feel compelled to suppress her sensitivity, her empathy, or her instinct to care for others. Those qualities are not weaknesses, they are strengths. The challenge is to lead while remaining true to who you are.



Do you believe women sometimes bring a different emotional intelligence or rhythm to leadership?

Yes, I do. Not because women are better than men, but because our experiences are often different. Many women learn very early how to manage multiple priorities simultaneously.

They learn how to care for others while pursuing their own ambitions, how to balance competing responsibilities and those experiences inevitably shape the way they lead. In my experience, many women bring a strong sense of empathy, perspective, and long-term thinking. These qualities can be enormously valuable in leadership roles.

Leading in an Age of Artificial Intelligence

In the past, you have mentioned Giambattista Vico and the importance of dialogue between humanist thought and technology. You have often spoken about the importance of dialogue between the humanities and other disciplines. What can philosophers and historians teach us that data and algorithms cannot?

I believe they remind us of the extraordinary nature of the human being. Recently I went through a very difficult family experience, and during that period I witnessed the incredible resources that human beings possess. I saw people facing immense suffering with a courage and strength that seemed almost beyond this world.

Whether we call it faith, conscience, spirit, or something else, there is something within us that cannot be reduced to purely material or measurable factors. Philosophers have given different names to it throughout history, but I am convinced it exists. There is a force that comes from within people, and it is not something that can be fully explained by physical reality alone.

Finance is often associated with numbers and performance. Yet beneath it all there are relationships, trust, and human connection. How do you personally maintain that balance?

Because, in my view, relationships matter even more than the numbers. The strength of a financial advisory network does not come from having the smartest people in finance; It comes from having people who build trust. At the end of the day, financial advice is not primarily about products -- It is about helping people make decisions about their lives, their families, their futures, and their fears.

The numbers matter, performance matters, but what creates lasting relationships is trust. Without trust, nothing else matters. And trust is built through consistency, integrity, and genuine concern for the person sitting across from you.

You have often said that technology should strengthen --not replace --the relationship between advisor and client. In your view, what do people still

deeply need from another human being, even in an increasingly AI-driven world?

Reassurance. Presence. The feeling that someone truly understands them. Artificial intelligence can process enormous amounts of information. It can generate answers in seconds. It can support decision-making in extraordinary ways. But it cannot genuinely care. It cannot look someone in the eye and understand the fears they may not even be expressing. It cannot replace empathy.

When people make important decisions --especially decisions involving their families, their savings, or their future--they are not simply looking for information: they are looking for trust. They want to know that someone is listening. They want to feel understood. Technology can make us more efficient, but I do not believe it can replace that human dimension. And I do not think people want it to.

You often speak about protection—not only in a financial sense, but also in terms of guidance, security, and long-term vision. Do you believe people today are seeking not only financial growth, but also reassurance and stability?

Absolutely. In many ways, I think that need has become even stronger. We live in a period of enormous uncertainty, the pace of change is extraordinary... Technology is transforming society, geopolitical tensions create instability and families are facing challenges that previous generations could not have imagined. In this environment, people are looking for more than returns --they are looking for certainty where certainty is possible. They are looking for guidance; they are looking for someone who can help them navigate complexity. Financial advice is not only about generating wealth, it is also about helping people feel secure enough to face the future.

Advice for the Next Generation

You have spoken about the importance of maintaining a social role in financial advisory services and making guidance accessible beyond large fortunes. Do you believe finance still has a social responsibility?

I do! Very strongly! Finance cannot exist only for those who are already wealthy. If financial knowledge and financial guidance become accessible only to a privileged few, then we fail in an important part of our mission. People need help understanding financial decisions, they need support in planning for retirement, protecting their families, managing risk, and building a future. Financial education should not be considered a luxury; it should be considered a tool that allows people to exercise freedom and responsibility. For that

reason, I believe our industry still carries a significant social responsibility.

What advice would you give to young women who aspire to enter the worlds of finance and leadership?

First, work hard; there is no substitute for preparation.

Second, remain true to yourself. Do not assume that success requires you to become someone you are not.

And finally, never underestimate the importance of integrity. Competence is essential, intelligence is essential, but trust is built through integrity. Your reputation is one of the most valuable assets you will ever possess! Protect it carefully.

What do you think young women should preserve about themselves as they build their professional lives?

Their authenticity, their values and their ability to care about people. There will always be pressure to adapt, conform, or fit into expectations created by others and while some adaptation is necessary in every profession, there are certain things that should never be sacrificed. A career should be something that enhances who you are --not something that requires you to abandon your identity.

You frequently emphasize the importance of financial education, especially for younger generations. What concerns you most about the relationship young people have today with money, security, and the future?



What worries me is that many young people are growing up in an environment that encourages immediacy. Everything happens quickly: Information is immediate, consumption is immediate, gratification is immediate. But many of the most important things in life require patience. Building financial security requires time, building expertise requires time, building meaningful relationships requires time.

My concern is that younger generations are sometimes exposed to unrealistic expectations about success and wealth. The challenge is helping them understand that lasting results are generally built gradually. Financial education plays an important role in that process because it teaches discipline, responsibility, planning, and perspective.

Reasons for Hope

What gives you hope for the future?

What gives me hope is this younger generation. Hope comes from young people. Young people are so often criticized, but when you actually speak with them, they are extraordinary. Truly extraordinary.

I think the young people of this generation are better -- perhaps the best generation ever. They are much deeper than we realize. They study, they inform themselves, and they have a critical way of thinking that, in my view, is superior to what we had, precisely because they have so many tools available to them.

We had only one textbook. In Italy, school is still shaped by the Gentile Reform of 1923. There has never really been an evolution in the way we study. We studied from one book, and that was it. There was no critical thinking. Today, young people have tools that, if used correctly and not allowed to dominate them, can open their minds.

When I speak with these young people, I find desire, intelligence, brilliance, and a little unconventionality. And that's exactly the way I like them!

Legacy

Thinking back to the woman at your father's funeral how do you hope to be remembered?

I've never thought about it. But if I had to answer, I would like to be remembered as a good person.

Someone who did not harm others. Because we all hurt people at times, whether intentionally or unintentionally -- that's part of being human. I simply hope the good I have done outweighs the harm. In the end, that is what matters most to me. Not titles, not awards, just having been a good person.



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